

November 16, 2012

G

Via Certified Mail ~~#7011 1570 0000 5801 7661~~

BankUnited

7815 NW 148 St.

Miami Lakes, FL 33016

ATTENTION CUSTOMER SERVICE—LOAN SERVICING—LEGAL DEPTS.:

Loan Number: 4594016

Consumer Name: Gustavo and Acela Romanello

Property Address: 5445 Thunderidge dr.

Raleigh, NC 27610

QUALIFIED WRITTEN REQUEST

NOTICE OF DISPUTE OF DEBT

DEBT VALIDATION LETTER

Under Federal Servicer Act, which is part of the Real Estate Settlement Procedures Act, 12 U.S.C. 2605 (e) and under the Fair Debt Collection Practices Act laws, this request is made by us, as the above named borrowers, based on a dispute that has arisen with regard to my loan account, to validate the alleged debt.

We are writing to you complain about the accounting and servicing of this mortgage and our need for understanding and clarification of various sale, transfer, funding source, legal and beneficial ownership, charges, credits, debits, transactions, reversals, actions, payments, analyses and records related to the servicing of this account from its origination to the present date.

To date, the documents and information we have that you have sent me, have been unproductive and have not answered our questions, and you've left us feeling that there is something you are trying to hide. We worry that sales and transfers of mortgage servicing rights, deceptive and fraudulent servicing practices to enhance balance sheets, deceptive abusive and fraudulent accounting tricks and practices may have also negatively affected any credit rating, mortgage account and/or the debt or payments that I am currently, or may be legally obligated to.

In order to ensure that we are not victims of such predatory practices, we need to conduct an examination and audit of this loan, and request that you too conduct your own investigation and audit to validate the debt you claim we owe.

We need to have full and immediate disclosure of documents including copies of all pertinent information regarding this loan, including:

SETTLEMENT STATEMENT H.U.D.-1	LOAN APPLICATION
RIGHT TO CANCEL FORMS	GOOD FAITH ESTIMATES
COMMITMENT LETTER	FHA MTGE. INSURANCE CERTIF.
ARM PROGRAM DISCLOSURE	CHARM BOOKLET
TITLE COMMITMENT	PURCHASE AGREEMENT
BUYDOWN AGREEMENT	MTGE. BROKER AGREEMENT
CREDIT DOCUMENTS	CURRENT PROMISSORY NOTE
CLOSING INSTRUCTIONS	CURRENT DEED OF TRUST
LOCK IN AGREEMENT	T.I.L.A. DISCLOSURE AGRMT.
PRIVATE MTGE. INSURANCE CERTIFICATE	F.D.I.C. SHARE-LOSS AGRMT.
INCOME AND ASSET VERIFICATION DOCUMENTATION	
CHAIN OF TITLE HISTORY OF NOTE AND THE DEED OF TRUST	
ITEMIZATION OF AMOUNT FINANCED	
C.U.S.I.P. NUMBER FOR THE LOAN APPLICATION	

In addition to the C.U.S.I.P. Number for the loan application, and pursuant to the P.A.T.R.I.O.T. Act, show how and when the loan was funded, and the process used.

As per T.I.L.A. 15 USC 1641 (f)(2), this letter mandates that you provide me with the identity of the true Note Holder in due Course including name, address and telephone number of the owner of this obligation.

You should be advised that you must acknowledge receipt of this "Qualified Written Request-Notice of Dispute of debt-Debt Validation Letter" within five (5) business days, pursuant to 12 U.S.C. Section 2605 (e)(1)(A) and Reg. X, Section 3500.21(e)(1), and also the Dodd-Frank Act.

Thank you in advance for answering this letter.

Sincerely,